HSBC Internet Banking

User's Guide

HSBC

The world's local bank

Issued by HSBC Bank (China) Company Limited

Dear Customer,

HSBC takes personal financial services to new heights with the integrated financial management tool “HSBC Internet Banking”. Now you can manage your finances with HSBC wherever you are, whenever you want.

“HSBC Internet Banking” service offers you real-time account management, fund transfers, wealth management tools with performance tracking, HSBC exclusive market perspective, and other functions - including more than 15 other supporting services - all are easily accessible via internet.

What’s more, “HSBC Internet Banking” is safe, fast and convenient, enabling you to manage your personal finances with total peace of mind.

Safe

- By using the Security Device provided by HSBC to access Internet Banking, you can be assured that your information is being protected by one of the most sophisticated online security systems.

- HSBC uses SSL protocol and 128-bit encryption technology to provide a secure channel for data transmission - your information remains private and safe.

Fast

- With “HSBC Internet Banking” you can manage your finances with just a touch. No more time spent on branch visits!

Convenient

- The HSBC website is also user-friendly for easy navigation. And there’s always our Customer Service Hotline **800-820-8878** to answer any query you may have.
  Simply apply now for “HSBC Internet Banking” to discover just how easy Internet Banking can be.

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www.hsbc.com.cn

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HSBC Internet Banking "Triple Protection"

- This service meets all industry standards. All communications during your Internet Banking session use SSL and 128-bit encryption. This process transforms sensitive information into a string of unrecognisable characters before they are sent over the internet. Encryption helps provide a secure channel for data transmission to keep information private between the Bank's computer system and your internet browser. By using the Security Device provided by HSBC to access Internet Banking, you can be assured that your information is being protected by one of the most sophisticated online security systems.

- In addition to encryption, you will need to input a unique personal ID, password and security code whenever you access this service. Your Personal Banking Number and password are both personal to you and help safeguard your bank details.

- The Internet Banking service has timed log-outs, which means that your sessions will end automatically after some time of inactivity. This helps protect you against unauthorised access. Please ensure you log off properly at the end of every Internet Banking session by using the logoff option appearing on every screen. Do not exit by simply closing the browser window.

  The above "triple protection" ensures you a safe experience with HSBC Internet Banking.

Security Tips

1) Before you logon to Internet Banking, please ensure all other internet sessions are closed. Remember always to logoff properly from HSBC Internet Banking before you visit another website. While you have an Internet Banking session open, we recommend that you do not open other internet browser sessions and access other sites. This helps ensure your financial information is protected and blocked from unauthorised access via another website.

2) Ensure you download and apply security updates and patches to your PC/Browser when they are made available. They are designed to provide you with protection from known possible security problems.

3) Verify that the internet address is the genuine HSBC website by double clicking the " " icon at the bottom bar of the screen to check the security certificate of HSBC.

4) Know everyone who uses your computer and limit unauthorised access. Be cautious of any public computer environment you use to access the service and ensure that the environment does not provide any opportunities for anyone to gain access to your Personal Banking Number and password.

5) If you forget your password at any time, you should contact our Helpdesk on **800-820-8878**

6) To protect against viruses or other problems, do not open attachments from unknown or untrustworthy sources. Do not install pirated software.

7) Install a personal firewall on you computer to help prevent and detect unauthorised access and update the firewall regularly to ensure you are covered with the latest protection. Please refer to your PC or software vendor to identify a personal firewall which best suits your PC environment.

8) Always disconnect from the internet when you have finished to avoid leaving your computer online when you are not using the service.

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1. Are there any hardware or software requirements to access this service?

To access HSBC Internet Banking, you will need:

a) A computer with internet access.

b) A modem and a telephone line or other internet connection service like ADSL.

c) A browser - minimum requirements: Internet Explorer version 5.5 or Netscape Navigator version 4.72 or above.

d) The HSBC Internet Banking screens are best viewed when screen resolution is set at 1024 x 768 or higher. Also, 'Cookies' and 'JavaScript' should remain enabled on your browser.

2. How do I register for HSBC Internet Banking?

a) HSBC mainland China customers already registered for our Phonebanking service can immediately register online for HSBC Internet Banking using their current Phonebanking Number (PBN) and personal Identification Number (PIN).

b) Or customers can register with their Debit Card Number, Issue Number and PIN.

c) Other customers should dial our national toll free Customer Service Hotline on **800-820-8878** to get their Phonebanking Numbers (PBN) and then register online.

d) Non-HSBC customers can simply start any account with us and apply for a PBN or Debit Card to register for this sevice.

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Registration Procedure
Please follow the procedures below to complete your registration.

Step 1: Enter the website www.hsbc.com.cn

Connect your computer to the internet, and once online, enter the HSBC China website (www.hsbc.com.cn). Then click on the [REGISTER] button on the right side of the screen to enter our Internet Banking system.

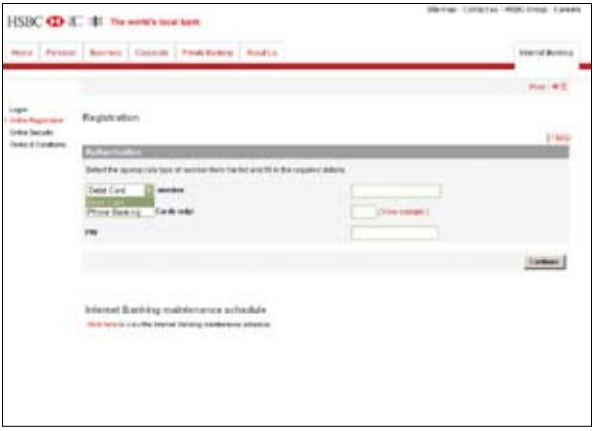
Step 2: Enter the registration page

Please click [registration] in the left navigation column, then fill in the registration form displayed.

1. [Phone Banking Number]: Enter your 10-digit Phone Banking Number (PBN). [Personal Identification Number]: Enter your 6-digit Phone Banking Personal Identification Number (PIN).

Or

2. [Debit Card Number]: Enter your 16-digit Debit Card Number. [Issue Number]: Enter your 1-digit Issue Number. [Personal Identification Number]: Enter your 6-digit Debit Card Personal Identification Number (PIN).



3. [Username]: Create your ID to logon to HSBC Internet Banking.

4. [Password]: Enter your password to logon to HSBC Internet Banking.

5. [Re-enter Password]: Enter your HSBC Internet Banking password again.

Tips:

- HSBC Internet Banking Username is comprised of 5-76 letters or numbers.
- HSBC Internet Banking password is comprised of 6-30 letters or numbers.
- Please remember your Username and password.

Step 3: Read and accept [Terms and Conditions]

Step 4: Specify accounts to be accessed via HSBC Internet Banking

Tips:

- You can select the accounts to be accessed via HSBC Internet Banking.
- You can change this specification at any time with the Select / Deselect Accounts service provided with HSBC Internet Banking.

- Successfully registered

1. You will receive your Security Device by mail around two weeks.

2. You will be entitled a 30 day period to complete the Security Device activation process. During the period you can log on and use some of the functions. After the period, you have to finish activation to log on and enjoy full services.

3. When Security Device is not activated, log on process is different than what we introduce in the following pages.

Step 5: Activate Security Device

1. Logon to HSBC Internet Banking by entering your Username and Password. The 'Activate Your Security Device' screen appears.

2. Enter the 10-digit serial number located on the back of the Security Device.

3. Press the button once on your Security Device to generate a security code.

4. Enter the 6-digit security code.

5. Click 'continue' to complete activation.

Step 6: Logon

1. Enter your Username and Password for HSBC Internet Banking and click 'Logon'.

2. When you see the security code entry page, press the button once on your Security Device to generate a 6-digit security code.

Note:
Whenever you need to use the HSBC Internet Banking service, click the little " 🔒 " icon at the bottom of your screen to ensure you are accessing the authentic HSBC website.

Step 7: Successfully logon

When the welcome page appears, you have entered HSBC Internet Banking.

- If you want to establish or change your Internet Banking daily transaction limit, please approach our counters to complete the Internet Banking Transaction Limit Change Request Form.

Tip:

- When you see an ' ✉ ' icon on the welcome page, simply click it to check your mail.

3. HSBC Internet Banking

We are pleased to introduce you to the many services of Internet Banking.

a) Accounts

- To enquire into your registered Internet Banking accounts, including current/ savings accounts and term deposits.

- Enter a date range to enquire into the transaction history of an account.

b) Transfers

Transfers services include transfers within HSBC in mainland China, transfers to local banks, and transfers to foreign countries.

1 To transfer within HSBC in Mainland China.

- You can make transfers to accounts opened by yourself or others with HSBC in Mainland China.
- To transfer to other HSBC accounts in mainland China, you need to enter a Security Code for additional verification.

2. Transfer to other local banks within China:

- You can transfer funds to any beneficiary in the same country.
- This transfer method can only be made in the local currency.
- You need to enter a Security Code for additional verification.

3. Transfer to overseas beneficiary:

- You can make foreign currency transfers to any overseas beneficiary.
- You need to enter a Security Code for additional verification.

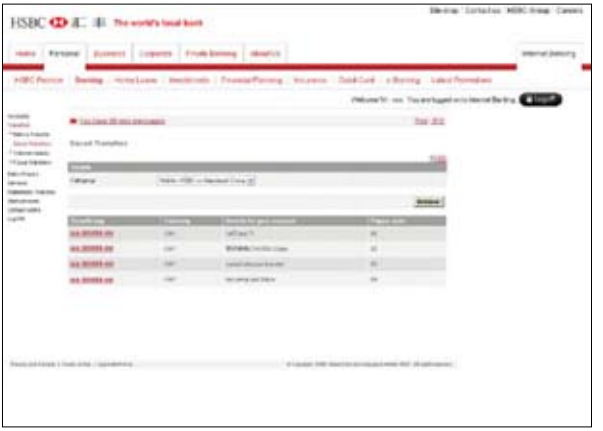
4. Scheduled transfer:

- This service allows you to enquire or amend [transfer later] or [set up recurring transfer] instructions you have previously specified.
- You may amend the scheduled transfer instructions at any time prior to the scheduled date.

5. Saved transfers

- You may set the transfer template by clicking [save] or [send and save] when making a transfer.

  The transfer template will record the transfer information you use frequently, thus more easily facilitation your future transfers.



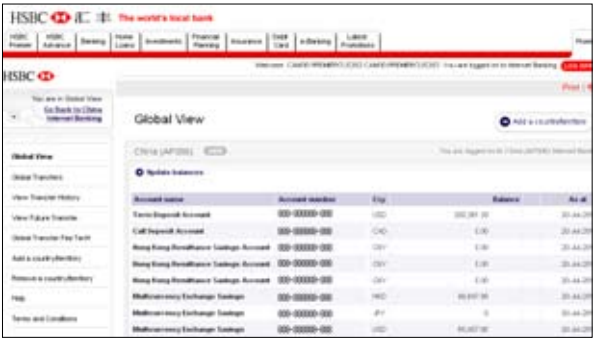
c) Global View

You can view all of your linked HSBC accounts on HSBC's Global View platform, as well as make immediate transfers from or to your self-named HSBC accounts in other countries and territories.

1. In Global View, you can view all your HSBC accounts.

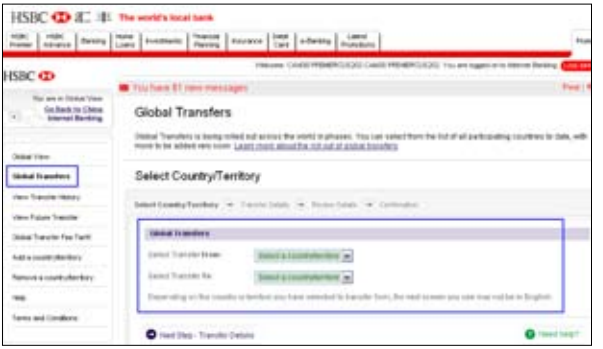
- Click "Go to Global View" to start.

- On the Global View page, you can view your HSBC accounts held in China or other countries and territories.

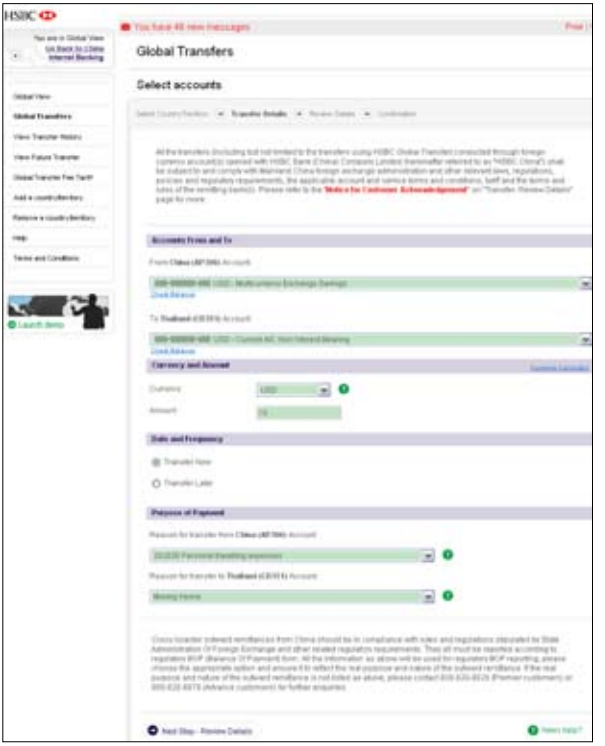


2. **Click "Global Transfers" in the left-hand menu to make immediate *foreign currency* transfers between your self-named HSBC accounts.**

- Step 1 - Select Country/Territory



- Step 2 - Input your transfer details



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- Step 3 - Review your transfer details.

Please review and confirm your transfer request

境 外 汇 款 申 请 书

APPLICATION FOR FUNDS TRANSFERS (OVERSEAS)

- Step 4 - Your transfer request has been completed.

Your transfer request has been completed

境 外 汇 款 申 请 书

APPLICATION FOR FUNDS TRANSFERS (OVERSEAS)

3. **Click "View Transfer History" to view your global transfer records according to the filter criteria you select.**

4. **Click "View Future Transfer" to check the future transfers not conducted yet.**

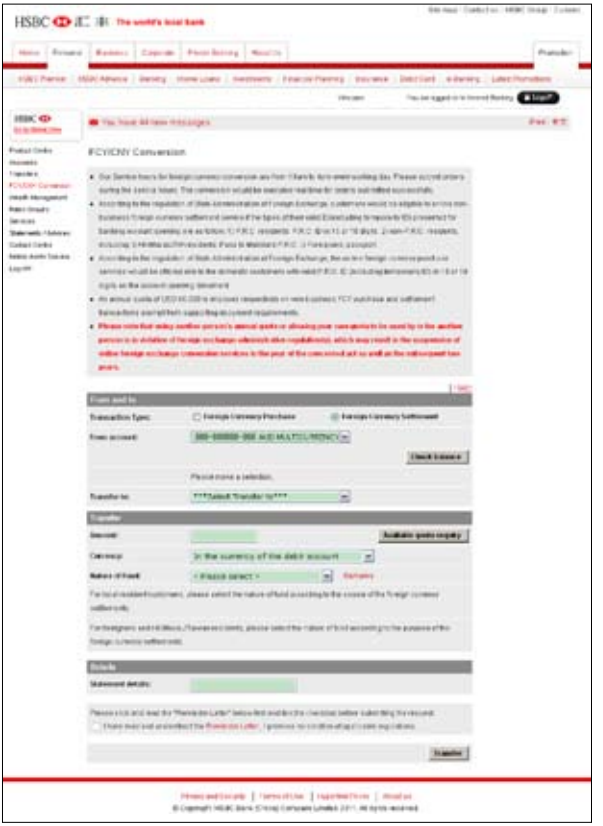
5. **Click "Global Transfer Fee Tariff" to view the tariff in a pop-up window.**

d) Online FCY-CNY Conversion

According to the regulation issued by the State Administration of Foreign Exchange, PRC residents holding a valid PRC ID can place online instructions for both FCY to CNY conversion and CNY to FCY conversion within their respective annual quota of USD 50,000 equivalent per person.

Non-PRC residents (including Hong Kong/ Macao/Taiwan residents holding an entry permit to mainland China and foreigners holding valid overseas passports) can place online instructions for FCY to CNY conversion within their annual quota of USD 50,000 equivalent per person.

- Service hours are from 10am to 4pm, Monday to Friday (except public holidays in mainland China)
- For conversion between CNY and USD, the maximum single transaction amount is USD 50,000. For conversion between CNY and other currencies, the maximum single transaction amount is USD20,000 or equivalent.
- If you need to enquire about the balance of your available quota, you can click the “Available quota enquiry” button after the transaction type is selected.
- Please select the appropriate source of, and use of funds. Guidance is provided in the instruction page for your easy reference.
- Please click and read the “Reminder Letter” first, then tick the checkbox before submitting the request.



e) 24-hour Foreign Currency Exchange Service

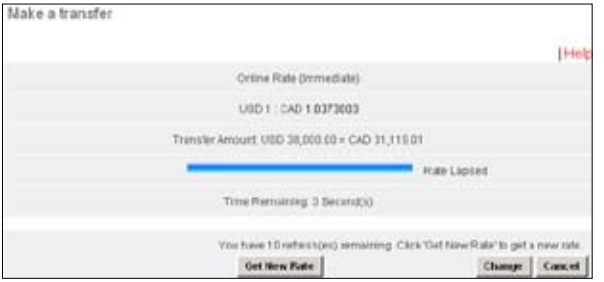
Please select left menu "Transfer" and select your foreign currencies accounts as the transfer from and transfer to accounts to conduct foreign currencies exchange transaction with real-time rate.

- Service hour is from Monday 6am to Saturday 5am (excluding public holidays in China)
- This service is available to transaction with amount of CNY120,000 equivalent or above. For transactions with amount < CNY120,000 equivalent, cut-off time will be 5pm on normal working days.
- Daily accumulative transaction limit: CNY 5,000,000 equivalent
- Foreign exchange transactions with real-time rates service is only supported for "Transfer now". "Transfer later" and "Recurring transfer" are not available for this service.

- Check your transfer details and click "Confirm and Get Real Time Rate" to select rates."

Transfer - Review details
Help
From and to
From account:
Transfer to:
Transfer
Amount to debit:
USD 30,000.00
Date and frequency
Transfer type:
Transfer now
Details
Statement details:
• Where 24-Hour Currency Exchange Service is available, I/we understand that exchange rates are indicative and will only be executed at the actual exchange rate when I/we confirm to accept the rate before the rate is lapsed.
• I/we understand that any conversion of foreign currency may result in gain or loss and I/we confirm that I/we have made independent judgment with respect to any matter contained herein.
Confirm and Get Real Time Rate
Change
Cancel

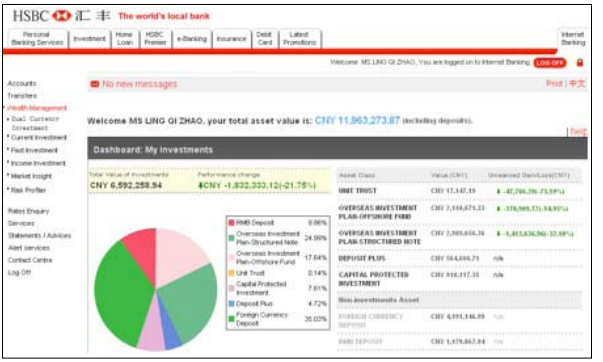
- The real-time exchange rate will be displayed and expired in 12 seconds. When timer expires, click "Get New Rate" to refresh the rate (max 10 times). If you accept the current real-time rate, click "Accept rate and Execute" button to complete the transaction.


Make a transfer
Help
Online Rate (Immediate)
USD 1 : CAD 1.0373003
Transfer Amount: USD 30,000.00 = CAD 31,119.01
Rate Lapsed
Time Remaining: 3 Second(s)
You have 10 refresh(es) remaining. Click 'Get New Rate' to get a new rate.
Get New Rate
Change
Cancel

- The transaction is completed.

f) Wealth Management

- Wealth management services will not only help you understand your investment asset allocation and track the performance of your investment without leaving your chair, but also let you trade Dual Currency Investment (Basic Type) online and view and update your risk appetite. There are 6 modules under'Wealth Management' to enable you to understand your investment portfolio from different perspectives.


HSBC 汇丰 The world's local bank
No new messages
Welcome MS LING QI ZHAO, your total asset value is: CNY 11,963,273.87
Dashboard: My Investments
CNY 6,592,258.94

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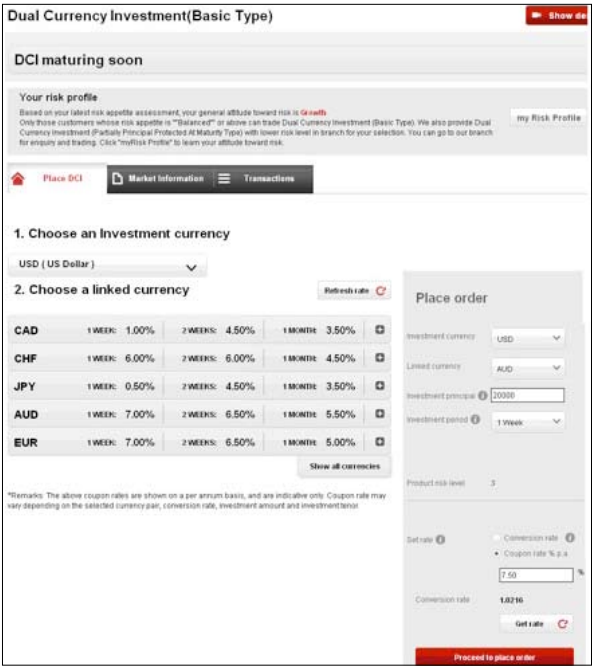
1. Dual Currency Investment

For eligible customers, if you've invested Dual Currency Investment (Basic Type) in branch and sign the Customer Declaration regarding Subscription for Dual Currency Investment (Basic Type) via Personal Internet Banking, you can trade this product via your personal internet banking without leaving the chair. A click on the pricing in the left box, the currency pair, tenor, coupon rate or conversion rate will be set.

You also can input the above information in the right box and input the investment principal and get the rates. The trading will be completed after the final rates are accepted. In addition, you can enquire the transaction summary of Dual Currency Investment (Basic Type) and real time money market information.


Dual Currency Investment(Basic Type)
DCI maturing soon
Your risk profile
Place DCI
Market Information
Transactions
1. Choose an Investment currency
USD (US Dollar)
2. Choose a linked currency
Refresh rate
CAD 1 WEEK: 1.00% 2 WEEKS: 4.50% 1 MONTH: 3.50%
CHF 1 WEEK: 6.00% 2 WEEKS: 6.00% 1 MONTH: 4.50%
JPY 1 WEEK: 0.50% 2 WEEKS: 4.50% 1 MONTH: 3.50%
AUD 1 WEEK: 7.00% 2 WEEKS: 6.50% 1 MONTH: 5.50%
EUR 1 WEEK: 7.00% 2 WEEKS: 6.50% 1 MONTH: 5.00%
Show all currencies
Place order
Get rate
Proceed to place order

2. Current investment

All of the investment products in your current holdings will appear under "Current Investments" page. You can find:

- What types of investment products you are allocated in
- The market value, purchase cost, and unrealized gain/loss of each of your investment
- The products which are maturing in the next 30 days

3. Past investments

All holdings that have been sold or matured in the past 12 months will be shown under "Past Investments" if the holdings were held by existing active account(s). You can find how much you have gained/lost from the selling, redemption, or maturing of your investments in the past 12 months.

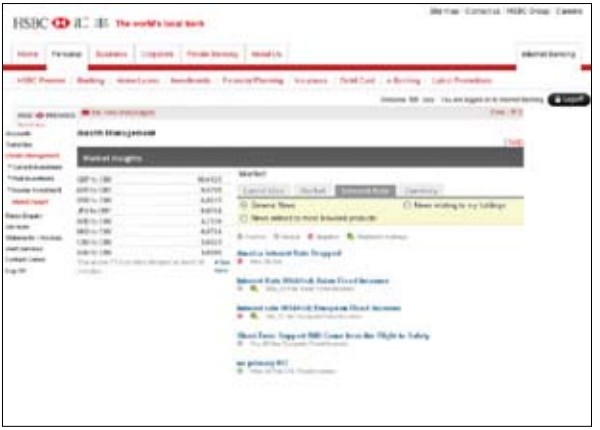
4. Income

In the 'Income' module, you can find the cash income you have received in the past 12 months from your investment.

5. Market insight

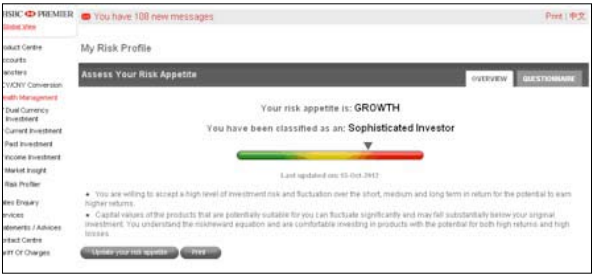
The 'Market Insight' module is designed to expose you to the financial markets around you. It provides:

- Latest exchange rates in our system
- Selected market news with exclusive interpretation from HSBC economists for your reference.



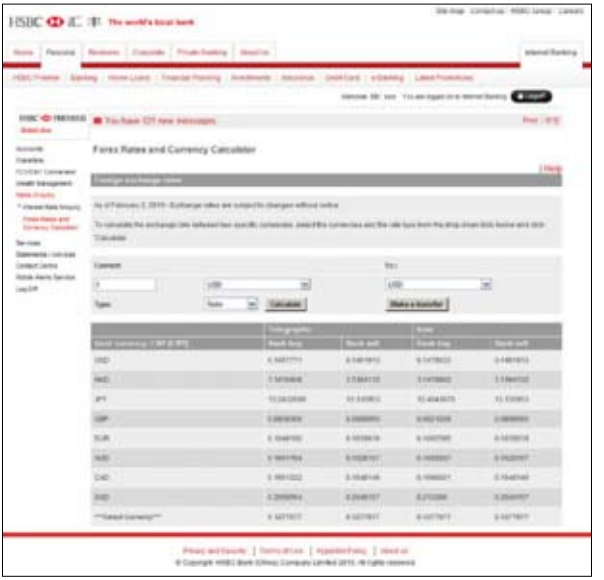
6. Risk Profiler

A click on [Risk Profiler], you can view your latest risk appetite and the related description. You can also update the questionnaire at any time to assess your risk appetite again according to your current situation. Please note, as we regard correct understanding of your own risk appetite is the precondition of rational investment, the first risk appetite assessment must be done in branch with the instruction from your relationship manager.



g) Rate Enquiries

- Enquire about foreign exchange rates.
- A calculator is provided for your convenience while evaluating foreign currencies.



- You can enquire about interest rates and deposit amount limits for various currencies in the drop down list.

h) Term Deposits

Term deposit services include opening a term deposit, setting up / changing maturity instructions, and term deposit interest rate enquiries.

1. Open new term deposit

- You can open a term deposit with your current account balance.
- The minimum amount of a foreign currency term deposit is USD2,000 or equivalent.
- The minimum amount of an RMB term deposit is RMB50.

2. Set-up / Change maturity instruction

You can change maturity instructions any time before a term deposit matures. We provide 4 options:

- Renew total balance (principal+interest) for a new term.
- Renew the original balance only for a new term and withdraw interest.
- Add or withdraw funds on maturity.
- Do not renew. Withdraw the total balance (principal+interest) and credit to your selected account.

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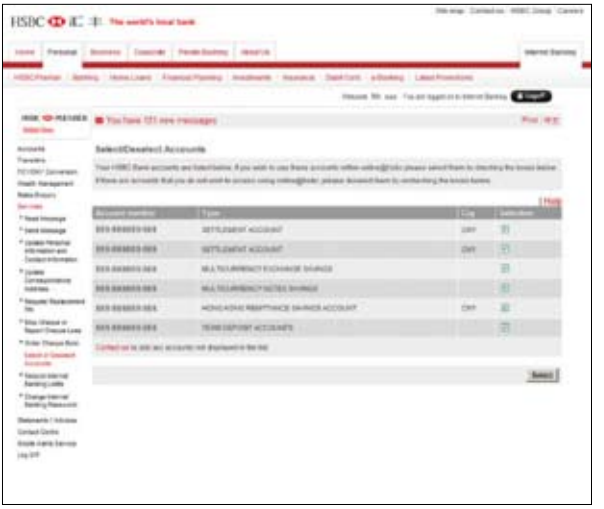
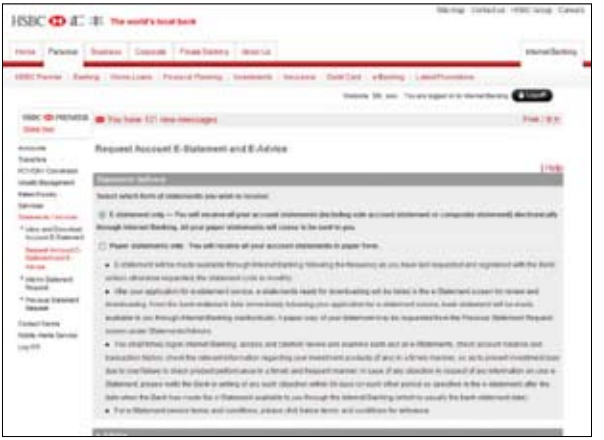
i) Services
We provide 17 services to fully cover your needs.



1. Select / Deselect accounts

- You can select or deselect accounts for HSBC Internet Banking.
- (Pending transaction / expense) indicates that the account cannot be deselected due to scheduled transactions.

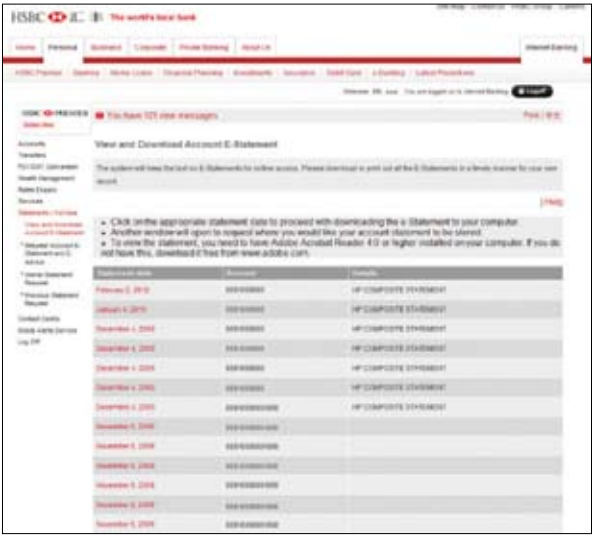


2. Request for E-Statement and E-Advice

- You can select various delivery methods for your statements.
- E-Statement or E-Advice provide the latest information regarding your finances.

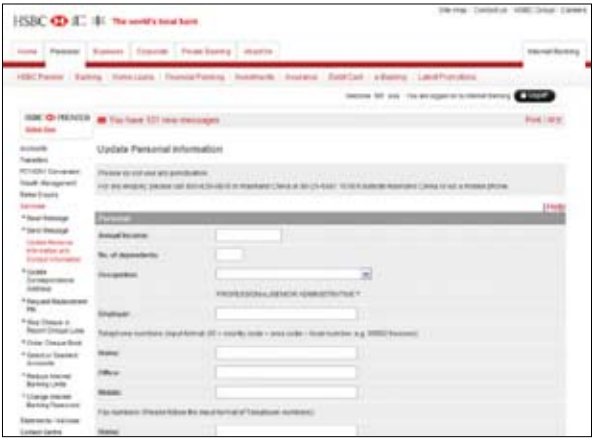
3. Download E-Statement

- If you opt for Electronic Statement in [Request for E-Statement and E-Advice], you can download the complete document.



4. Update personal information

- If your personal information changes, such as contact telephone number, you can update your registered information accordingly online.



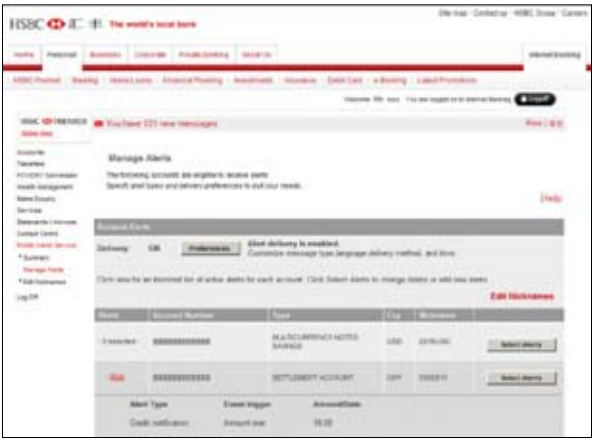
5. Update correspondence address

- You may update your correspondence address here.

6. Setup new alert

- You can set up reminders on your savings accounts, current accounts and term deposit accounts.

- The channel to receive your alerts can be set up at update alert delivery.



7. Order cheque book

- You may order cheque books online - there is no need to visit a branch.
- Upon receiving your order, we will mail your new cheque book to your registered address.

8. Stop cheque

- You are able to request for stop payment on any cheque which you have issued.
- Only cheques which have not yet been presented to us can be stopped.

9. Interim statement request

- You may request an interim statement reporting from the date of last statement to the present.
- Three delivery methods are available: by mail to your registered address/ download E-Statement, or fax.
- Please note: for each account, you can only request an interim statement once per day.

10. Previous statement request

- You may request account history at any time.
- Two delivery methods are available: by mail or download.

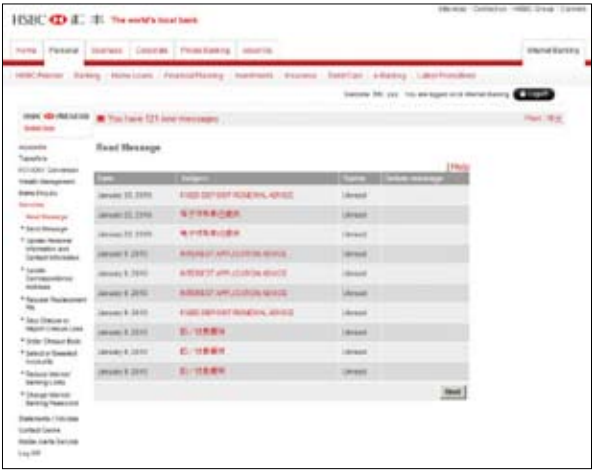
11. Download to Quicken / Money

- If you have Quicken / Money software, you can download and analyse your account data.

12. Read message

- You have a personal mailbox. This is where you receive information from HSBC regarding notice or confirmation of transactions or financial products.

- You may delete mail already read to keep the mailbox available.



13. Send messages

- You can send your opinions or problems to HSBC at any time and we will contact you in a timely manner.

14. Request replacement PIN

- You are able to request a new PIN for your Phone Banking or Debit Card.

15. Reduce internet banking limits

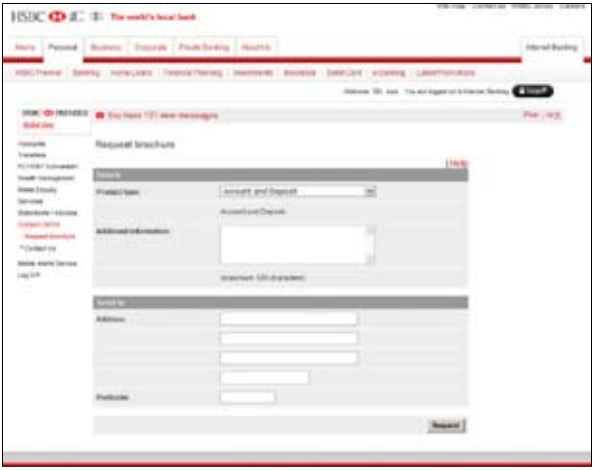
- Your transaction amounts are restricted by limits set by the bank and yourself.
- The maximum daily limits are set for each type of transaction. You are able to reduce your personal daily limits for each category of transaction anytime.

16. Change internet password

- You are able to change your Internet Banking password any time during your Internet Banking Session.
- You are recommended to do this regularly, e.g. every two months to protect your password and keep it confidential.

17. Request brochure

- You are able to request for brochures on any of our products through Internet Banking and we will mail the brochure to your registered address.



HSBC Internet Banking

24-Hour HSBC Internet Banking Customer Service Hotline: **800-820-8878**

Website: www.hsbc.com.cn